

INSURANCE PLATFORM



COVER GENIUS



We enable the
world's largest digital
companies to insure their
global customers, at the
point of sale or sign up.



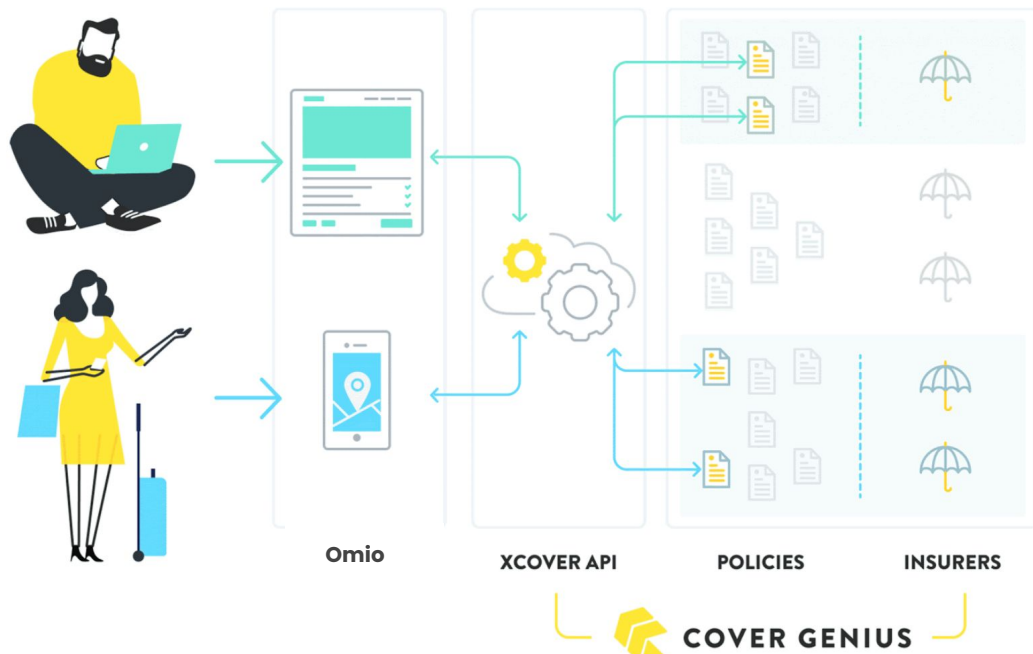
XCOVER PLATFORM



COVER GENIUS

XCOVER IS AN INSURANCE DISTRIBUTION PLATFORM

The API can distribute any line of insurance, in any territory, currency and language.



XCover **dynamically generates a personalised bundle.**

Policies can come from **multiple insurers in the XCover panel.**



LEVERAGING DATA TO OPTIMISE CONTENT

Relevant product opportunities triggered by transactional and CRM data



XCOVER API

Configured for new partners, underwriters and lines of insurance

Flexible renewal and billing cycles.

Issue policies and automate/process claims on an indemnity or event basis, including:

- Telematics
- Parametrics
- Usage based
- Duration based

Dynamic ratings and pricings from internal models or external sources.

The screenshot displays three panels from the XCOVER API documentation:

- Create quote:** A panel showing the endpoint for creating a quote. It includes a 'Path Parameters' section with 'distributor_id' as a required string. The 'Request Body' section lists parameters: 'currency' (a string with a list of valid values), 'request' (an array of PolicyRequest), 'start_date' (start date), 'end_date' (end date), and 'policyholder' (policyholder).
- Get booking:** A panel showing the endpoint for getting a specific booking. It includes a 'Path Parameters' section with 'quote_package_id' and 'distributor_id' as required strings. The 'Responses' section shows a 200 status code. The 'Response Schema' section lists parameters: 'id' (string), 'status' (string), 'quotes' (array of Booking), and 'policyholder' (Policyholder).
- Response Sample:** A panel showing a sample JSON response for the 'Get booking' endpoint. It includes fields like 'id', 'status', 'quotes', 'policyholder', 'first_name', 'last_name', 'email', 'age', 'country', 'address1', 'address2', 'city', 'post_code', 'region', 'phone', 'secondary_email', and 'birth_date'.

[View API Documentation](#)





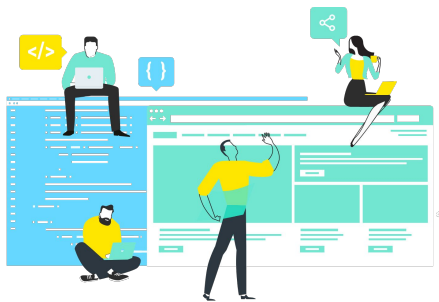
DATA ANALYTICS

(BRIGHTWRITE)

DATA ANALYTICS THROUGH BRIGHTWRITE

BrightWrite is a **data analytics and experimentation platform** that optimizes for yield.

It provides **dynamic price & product recommendations** for partners via the XCover API



\$9BN+ sales fed into BrightWrite's optimization engine in 2019



23% average GWP uplift after pricing optimisations



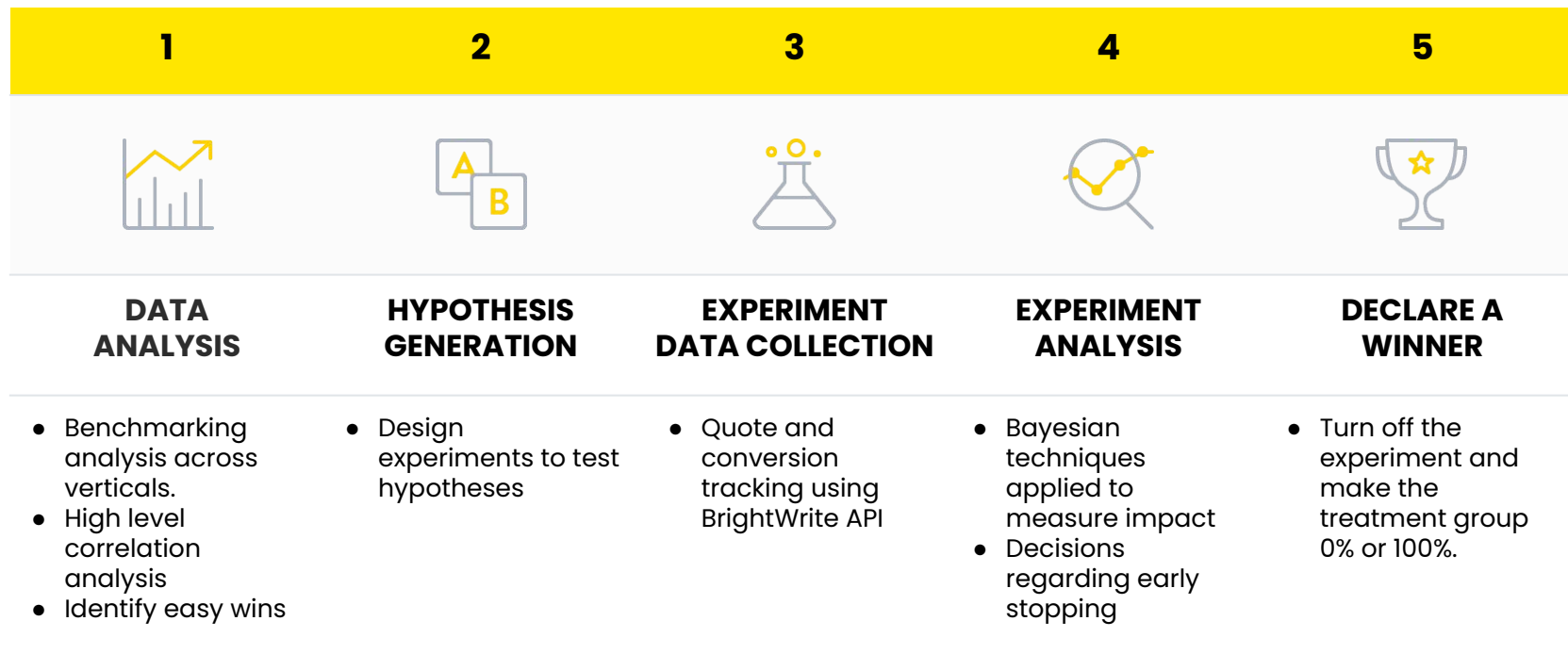
1.7M price experiments in 2019



30+ partners using BrightWrite

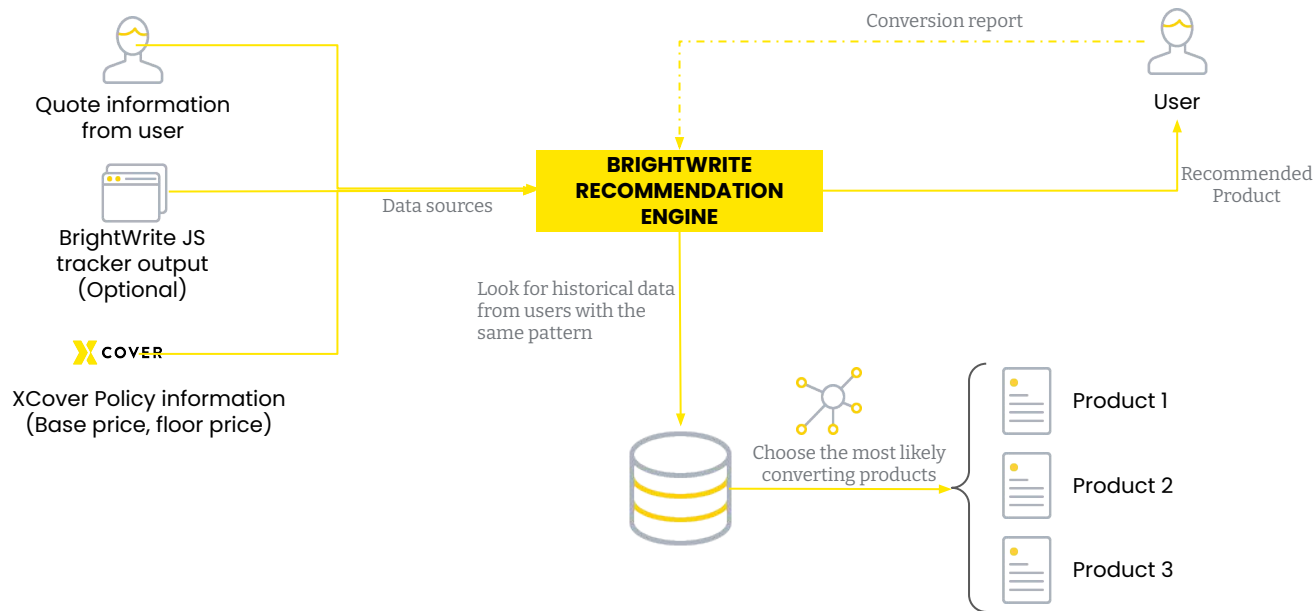


PRICE OPTIMIZATION PROCESS



PRODUCT RECOMMENDATION OVERVIEW

BrightWrite's API takes into account real-time data and historical data to generate dynamic product recommendations





CUSTOMER SERVICE & CLAIMS

PARTNER SUPPORT TEAM CAPACITY



100% CSAT



20 seconds chat response time



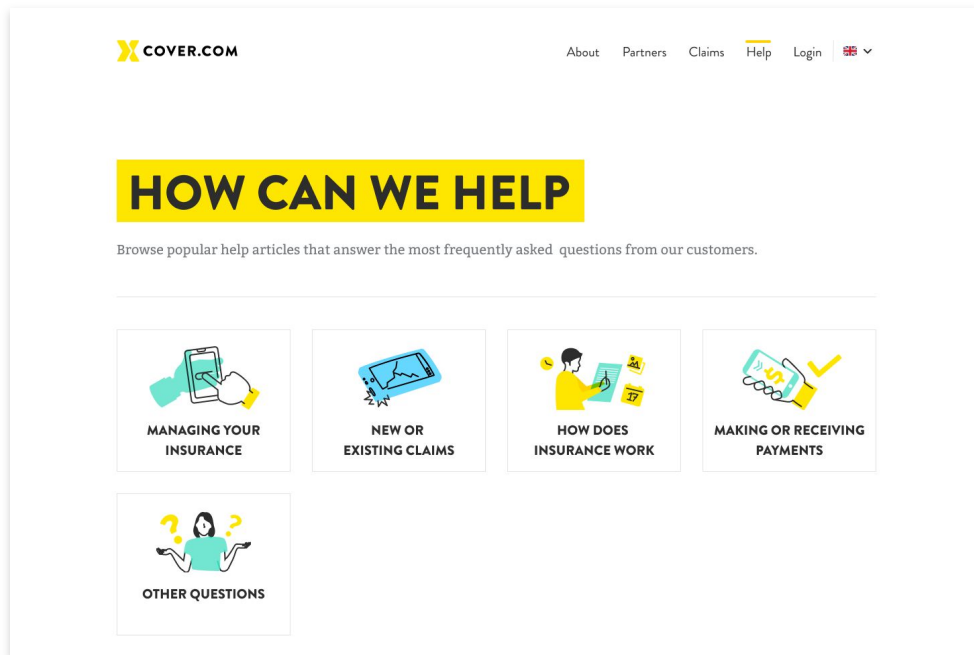
30 seconds phone response time



10 hours total resolution time (average)



PARTNER HELP CENTER



Partner Help centre

Our own, up to date, internal support help centre for the use of your agents. Contains information for easy to use information such as

- Step by step guides to resolve issues
- Inclusions & Exclusions
- Claims process and timings
- Training materials
- Partner Portal instructions

Suggested Customer content

Using our experience from 1m+ customers we provide

- Suggested Help Center articles
- FAQ's



THE CLAIMS EXPERIENCE

- ✓ **Integrated platform** for quote/booking/claim
- ✓ **24/7 assessment** with scientific fraud detection
- ✓ Communication in **40+ languages** to keep customers informed
- ✓ Industry leading **NPS of 65+**
- ✓ **Instant payments** in 90+ currencies
- ✓ Comprehensive **fraud detection**

BEFORE YOU FINISH

e-tickets

⬇️ Drag & Drop your files or **BROWSE**

invoice.png
166 KB

Upload complete
Tap to undo

Please attach a photo or copy of your unused e-ticket for the event. Claims cannot be assessed without this document.

← BACK

SUBMIT CLAIM

This website uses cookies. By continuing to use this website you are giving consent to cookies being used. For information on cookies and how you can disable them visit our [Privacy & Cookie Policy](#)

End-to-End Customer Journey for Lodging a Claim & Instant Payment




XCOVER'S CLAIMS PAYMENT



Multiple payment methods
including in-store credit



Instant claims payment in
90+ currencies

[Policies](#) [Claims](#) [Help](#)  [Chris Customer](#)
[cars@rentalcover.com](#)

CLAIMS >

PAYMENT

For claim ID XXXX-XXXX-INS

1

2

3


PAYMENT DETAILS
Select your payment method


YOUR DETAILS
Your address and bank information


CONFIRMATION
Confirm and submit


Payment Details

Payment method

BANK TRANSFER

E-WALLETS

STORE CREDIT

VIRTUAL CREDIT

Store

Currency

Select currency

▼

Approved amount you will be paid

AU \$1,429.00

Approved claim amount

NEXT



WE BUILD POLICIES THAT MAKE HAPPY CUSTOMERS

We co-create policies with partners.

Innovative Policy Wording

- ✓ **Straightforward** language
- ✓ **Navigation tool** to make it easier to find information
- ✓ **Functional** and **intuitive** design



FULL PRODUCT COVER

PRODUCTS COVERED

Sony Laptop
Apple Laptop
Apple Iphone

CONTENTS

How does it work?

Your covered when...

Your product is accidentally damaged

Your product is stolen or vandalised
Your product's failure or damage is not covered by the manufacturer

We replace when...

We repair when...

Your coverage also includes...

How we process claims and make payments...

Cancellation, renewals & refunds

What is insured?

When are you partly covered, or not covered?

Definitions

Insurer

If you are unhappy with our service

Compliance statement

General Insurance Code of Practice (Code)

General Data Protection Regulation (GDPR) & Privacy Statement

HOW DOES IT WORK?

Each insured product is covered up to the price that you paid to our partner.

Full Product Cover is sold via partners of XCover. It includes insurance coverage for damage and theft and it extends and expands the warranty that comes from the manufacturer. Coverage is valid for the life of the policy and you can claim up to the purchase price. We pay claims by issuing 'store credit' and we also replace and repair items, depending on availability and cost.

POLICY WORDING

Combined Product Disclosure Statement / Financial Services Guide

YOU'RE COVERED WHEN...



Your product is accidentally damaged

Accidental damage protection

Your product is covered for accidental damage including those caused by weather, liquids, mishandling and unexpected mechanical failure. Repairs, replacements, delivery, call-outs and installation are all covered up to the cover limit. Your products are covered for business or personal use in any country, subject to the minimum claim value.



Your product is stolen or vandalised

For the life of the policy, stolen products will be replaced.

If your product is stolen or vandalised a police report is required. We will replace or repair the product.



Your product's failure or damage is not covered by the manufacturer

REPORTING

BORDEREAUX REPORTING VIA REALTIME API

How we submit bordereaux to the underwriter via realtime API

Customer makes a booking on XCover.com

Unique booking URL is generated:

Booking details captured in XCover backend

This triggers a webhook to send this automated URL and booking information to the underwriter.

API sends this data to underwriter

All customer transactions sent to the underwriter are captured as shown below:

WEBHOOKS (HIDE)

URL	EVENT
Webhook - https://ss.xcover.internal/api/v1/webhooks/booking-mrpd?st2-api-key=Y2FhODQ5NWE2M2MyMjQ0ZDdkZDc4MWNmZjI4ZmI0NzUwYmExZTJmZiYmE2Mjg0OThhMDg0YVVMODc3Njk1OA for event BOOKING_UPDATED	BOOKING_UPDATED
Currently: https://ss.xcover.internal/api/v1/webhooks/booking-mrpd?st2-api-key=Y2FhODQ5NWE2M2MyMjQ0ZDdkZDc4MWNmZjI4ZmI0NzUwYmExZTJmZiYmE2Mjg0OThhMDg0YVVMODc3Njk1OA	
Change: https://ss.xcover.internal/api/v1/webhooks/booking-mrpd?st2-api-k	
Webhook - https://ss.xcover.internal/api/v1/webhooks/booking-mrpd?st2-api-key=Y2FhODQ5NWE2M2MyMjQ0ZDdkZDc4MWNmZjI4ZmI0NzUwYmExZTJmZiYmE2Mjg0OThhMDg0YVVMODc3Njk1OA for event BOOKING_CANCELLED	BOOKING_CANCELLED
Currently: https://ss.xcover.internal/api/v1/webhooks/booking-mrpd?st2-api-key=Y2FhODQ5NWE2M2MyMjQ0ZDdkZDc4MWNmZjI4ZmI0NzUwYmExZTJmZiYmE2Mjg0OThhMDg0YVVMODc3Njk1OA	
Change: https://ss.xcover.internal/api/v1/webhooks/booking-mrpd?st2-api-k	

StackStorm
Event-driven automation

History

Status

Runner

Rule

Trigger

User

Action

FRI, 03 JUL 2020

	11:33:28	mrpd.pacific_insurance.policies	log_level=DEBUG payload=...	xForce MunichRE Pack.pacific_insurance...
✓	11:33:28	mrpd.policies	log_level=DEBUG payload=...	xForce MunichRE Pack.pacific_insurance...
✓	11:33:22	mrpd.pacific_insurance.policies	log_level=DEBUG payload=...	xForce MunichRE Pack.pacific_insurance...
✓	11:33:22	mrpd.policies	log_level=DEBUG payload=...	xForce MunichRE Pack.pacific_insurance...
✓	11:33:21	mrpd.policies	log_level=DEBUG payload=...	xForce MunichRE Pack.pacific_insurance...
✓	11:33:20	mrpd.policies	log_level=DEBUG payload=...	xForce MunichRE Pack.pacific_insurance...
✓	11:18:23	mrpd.pacific_insurance.policies	log_level=DEBUG payload=...	xForce MunichRE Pack.pacific_insurance...
✓	11:18:23	mrpd.pacific_insurance.policies	log_level=DEBUG payload=...	xForce MunichRE Pack.pacific_insurance...

mrpd.pacific_insurance.policies
Send booking or claim related events to MunichRE (Pacific International Insurance Pty. Ltd.)

GENERAL

BERLIN

CANCEL

Status: **Successful**

Execution ID: [3e78a866c7f400476634623](#)

Trace Tag: [webhook-booking-mrpd-3e78a8663d024c8682b36d031668270](#)

Started: Fri 03 Jul 2020 11:33:28

Finished: Fri 03 Jul 2020 11:33:31

Execution Time: 4s

ACTION OUTPUT

Call Succeeded, {'value': {'message': 'Successfully upload'}}

ST2 actions.python.SendPacificInsurance: DEBUG Payload: {'prod'}

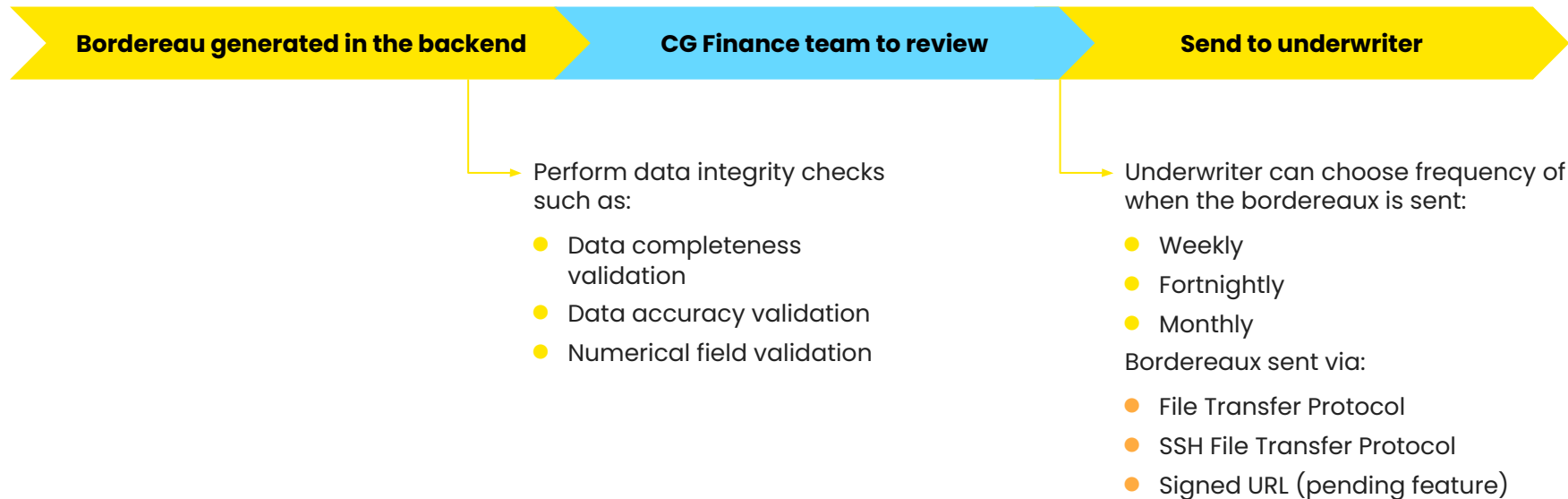
ST2 actions.python.SendPacificInsurance: DEBUG Request



BORDEREAUX REPORTING

How we submit bordereaux on a weekly/fortnightly/monthly basis

Workflow:





THANK YOU